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EXAMINER'S OFFICE

APR 14 2005

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Serial No. ....09/675,466  
 Filing Date .....September 28, 2000  
 Inventor.....Arnold Blinn et al.  
 Group Art Unit .....3624  
 Examiner .....Felten, Daniel S.  
 Attorney's Docket No. ....MS1-595US  
 Confirmation No. ....8924  
 Title: Integrating Payment Accounts And An Electronic Wallet

**RESPONSE TO OFFICE ACTION DATED NOVEMBER 3, 2004**

To: Commissioner for Patents  
 PO Box 1450  
 Alexandria, Virginia 22313-1450

From: Allan T. Sponseller (Tel. 509-324-9256 x215; Fax 509-323-8979)  
**Customer No. 22801**

Sir:

In response to the Office Action of November 3, 2004, in connection with the above-identified application, the following remarks are submitted. Favorable consideration is respectfully requested.

A detailed listing of the claims is provided below. A status identifier is provided for each claim in a parenthetical expression following each claim number.